

Information to identify the case:

Debtor 1:	Edward D. Gourn Jr.	Social Security number or ITIN: xxx-xx-1252
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	Lauren B. Gourn	Social Security number or ITIN: xxx-xx-3932
(Spouse, if filing)	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 3/19/25
Case number:	25-20690-CMB	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Edward D. Gourn Jr.	Lauren B. Gourn
2. All other names used in the last 8 years		
3. Address	2015 Baldridge Avenue Connellsville, PA 15425	2015 Baldridge Avenue Connellsville, PA 15425
4. Debtor's attorney Name and address	Daniel R. White Calaiaro Valencik 8 Nickman Plaza Lemont Furnace, PA 15456	Contact phone 724-386-7364 Email: dwhite@c-vlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteeewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 4/15/25

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
	June 9, 2025 at 09:00 AM	Location: Zoom video meeting. Go to Zoom.us/join , Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1-412-532-8861. For additional information, go to: https://www.justice.gov/ust/moc
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 8/8/25 Filing deadline: 5/28/25 Filing deadline: 9/14/25
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on confirmation will be held by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 6/9/25 at 09:00 AM , Location: Same location as the Meeting of Creditors .	
	Creditors have the duty to promptly review all plans and present any objections in a timely manner. Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:

Edward D. Gourn, Jr.

Lauren B. Gourn

Debtors

Case No. 25-20690-CMB

Chapter 13

District/off: 0315-2

User: auto

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Date Rcvd: Apr 15, 2025

Form ID: 309iPGH

Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Edward D. Gourn, Jr., Lauren B. Gourn, 2015 Baldridge Avenue, Connellsville, PA 15425-5232
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16522545	+ Aesthetic Dental Group of Uniontown, 120 Wayland Smith Drive, Uniontown, PA 15401-2677
16512742	Chase, P.O. Box 15298, Columbus, OH 43224-0696
16512745	+ Commentity Bank/My Cash Mastercard, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
16514432	+ Ditronics Financial Services, PO Box 1500, Litchfield Park, AZ 85340-1500
16512758	+ Mon Health Medical Center, P.O. Box 1615, Morgantown, WV 26507-1615
16512762	+ Progressive Insurance, 3107 Beale Avenue, Altoona, PA 16601-1504
16512769	UPMC Magee Womens Hospital, Attn: Billing Department, 300 Halket Street, Pittsburgh, PA 15213-3180
16522549	Vanguard, P.O. Box 3007, Monroe, WI 53566-8307

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dwhite@c-vlaw.com	Apr 16 2025 01:27:00	Daniel R. White, Calaiaro Valencik, 8 Nickman Plaza, Lemont Furnace, PA 15456
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Apr 16 2025 01:27:00	Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Apr 16 2025 01:28:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
16512736	+ EDI: AISACG.COM	Apr 16 2025 05:10:00	AIS Portfolio Services, LP, Attn: Ally Financial Department, 4515 North Santa Fe Avenue--Dept APS, Oklahoma City, OK 73118-7901
16512737	+ Email/PDF: MerrickBKNNotifications@Resurgent.com	Apr 16 2025 01:36:39	Ally Credit Card/CWS, P.O. Box 9222, Old Bethpage, NY 11804-9222
16512738	+ EDI: GMACFS.COM	Apr 16 2025 05:10:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
16512740	Email/Text: caineweiner@ebn.phinsolutions.com	Apr 16 2025 01:27:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Boulevard, 4th Floor, Van Nuys, CA 91411
16512741	EDI: CAPITALONE.COM		

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16512743	+ EDI: CITICORP	Apr 16 2025 05:10:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
16512744	Email/Text: bankruptcy@clearviewfcu.org	Apr 16 2025 05:10:00	Citibank/The Home Depot, P.O. Box 790034, Saint Louis, MO 63179-0034
16512747	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 16 2025 01:28:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
16512746	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 16 2025 01:36:40	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
16512748	+ EDI: DISCOVER	Apr 16 2025 01:36:03	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Road, Las Vegas, NV 89113-2273
16512749	+ Email/Text: ECMCBKNotices@ecmc.org	Apr 16 2025 05:10:00	Discover Financial Services, LLC, Attn: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025
16512750	^ MEBN	Apr 16 2025 01:27:00	ECMC, P.O. Box 64909, Saint Paul, MN 55164-0909
16512751	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 16 2025 01:24:27	KML Law Group, BNY Mellon Independence Center, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1538
16518402	Email/PDF: resurgentbknotifications@resurgent.com	Apr 16 2025 01:37:01	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
16512752	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 16 2025 01:36:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16518201	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 16 2025 01:36:05	LVNV Funding/Resurgent Capital, P.O. Box 10497, Greenville, SC 29603-0497
16512756	Email/Text: ml-ebn@missionlane.com	Apr 16 2025 01:36:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
16512753	+ Email/Text: Mercury@ebn.phinsolutions.com	Apr 16 2025 01:27:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
16512754	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 16 2025 01:27:00	Mercury/FBT, Attn: Bankruptcy, P.O. Box 84064, Columbus, GA 31908-4064
16512755	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 16 2025 01:36:59	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
16512739	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2025 01:28:00	Midland Credit Management, P.O. Box 2121, Warren, MI 48090-2121
16512761	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2025 01:27:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
16512759	Email/PDF: ebnotices@pnmac.com	Apr 16 2025 01:27:00	PNC Bank, N.A., P.O. Box 94982, Mailstop BR-YB58-01-5, Cleveland, OH 44101
16517202	^ MEBN	Apr 16 2025 01:37:04	PennyMac Loan Services, LLC, P.O. Box 514387, Los Angeles, CA 90051-4387
16512760	^ MEBN	Apr 16 2025 01:24:08	Pink Dogwood 13, LLC, PO BOX 1931, Burlingame, CA 94011-1931
16512763	+ EDI: Q3G.COM	Apr 16 2025 01:24:10	Pink Dogwood 13, LLC, Attn: Bankruptcy, P.O. Box 1931, Burlingame, CA 94011-1931
16514638	EDI: Q3G.COM	Apr 16 2025 05:10:00	Quantum 3 Group, P.O. Bx 788, Kirkland, WA 98083-0788
16514245	EDI: Q3G.COM	Apr 16 2025 05:10:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
16512764	+ Email/Text: bk@roadrunnerfinancial.com	Apr 16 2025 05:10:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788

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16512765	^ MEBN	Apr 16 2025 01:27:00	Roadrunner Account Services, Attn: Bankruptcy, 5525 N Macarthur Blvd, Ste 660, Irving, TX 75038-2671
16512766	+ EDI: SYNC	Apr 16 2025 01:26:15	Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
16512767	+ EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/Cutting Edge, Attn: Bankruptcy Dept, P.O. Box 965064, Orlando, FL 32896-5064
16512768	+ EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/Lowes, Attn: Bankruptcy Department, P.O. Box 71783, Philadelphia, PA 19176-1783
16522547	+ Email/Text: CollectionsCompliance@fiserv.com	Apr 16 2025 01:27:00	Synchrony Bank/Paypal Credit, P.O. Box 960006, Orlando, FL 32896-0006
16522548	^ MEBN	Apr 16 2025 01:24:18	TRS Recovery Services, Inc., 1600 Terrell Mill Road, Marietta, GA 30067-8302
16512770	+ EDI: LCIUPSTART	Apr 16 2025 05:10:00	Upstart Finance, Attn: Bankruptcy, P.O. Box 1503, San Carlos, CA 94070-7503
16515840	^ MEBN	Apr 16 2025 01:24:24	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
16522546	*+	Ditronics Financial Services, P.O. Box 1500, Litchfield Park, AZ 85340-1500
16512757	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court: Mission Lane, LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2025 at the address(es) listed below:

Name	Email Address
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Daniel R. White

on behalf of Joint Debtor Lauren B. Gourn r63228@notify.bestcase.com;kcostello@c-vlaw.com;ethomas@c-vlaw.com

Daniel R. White

District/off: 0315-2

User: auto

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on behalf of Debtor Edward D. Gourn Jr. r63228@notify.bestcase.com;kcostello@c-vlaw.com;ethomas@c-vlaw.com

Denise Carlon

on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

TOTAL: 5